STORY OF HARDSHIPS AT SEA

Graphic Account of an Experience on the Steamer Finance.

BATTLE FOR LIFE WITH THE PLAMES.

After a Heroic Struggle With the Fire in the Ship It Was Extinguished, but the Storm Raged On-Finally the Sun Came Out and All Went Well.

Mr. Gus. J. Michelbacher, of this city, who is well-known here to a large number of friends, sailed on March 19th from New York for Panama. When out on the ocean only one day, the Columbian Line steamer Finance, on which Mr. Michel-

perlence on his seaveyage. The latter was received here on Friday morning the 3d inst., from Paulama. Mr. Michelbacher is on his way to Valparaiso, Chile, where he will assume charge of the largest clearette factory in South America. The "Uncle Chris" referred to in the letter is Mr. Chris. Evensen, of 1116 East Main street, in this city.

We sailed from New York on Tuesday the 16th, at 1:35 P. M., at sea during a snowstorm, and passed Sandy Hook at 2 octock. The sea was calim and all west well for that day. On Wednesday, the 1th, at hreakfast, the first officer, Mr. Curris, whom I sat next to at the table, in reply to my question of how he expected the weather would be for our trip, said in a very dublous way, that he could not exactly say, but that he could not exactly say, but that he could not exactly say, but that he hought the chances were that we would have a blow off Hatteras. That his words were true you will soon know. About noon the sea began to get rough, and the wind to blow, overy moment it increased, higher and higher the waters dashed, flercer and fiercer the wind blew, from a blow it increased to a gale, from a gale to a tempost, from a tempest to a hurricane. We were then about 'o' miles off Virginia Beach, and I was wishing that the Captain would decide to try and make Norfolk. All of a sudden, sa if in answer to my wishes, the vessel was headed for the west, but they could make no headway sgalnst the storm, and her course was again altered, going to the South I was now dark, and the roar and crash of wind and waves was horished. Our vessel was tossed about by the late of the present was held. Our vessel was tossed about by the late of the price of the west of the course of the cour and the wind to blow, every moment it increased, higher and higher the waters dashed, hereer and fiercer the wind blew, from a blow it increased to a gale, from a gale to a tempest, from a tempest to a hurricane. We were then about 10 miles off Virginia Beach, and I was wishing that the Captain would decide to try and make Norfolk. All of a suiden, ea if in answer to my wishes, the vessel was headed for the west, but they could make no headway against the storm, and her course was again altered, going to the South. It was now dark, and the roar and crash of wind and waves was horrible. Our vessel was tossed about by the elements, as if it were but a nut-shell. How the heat lived in such a storm, fied only knows. Everything was made fast, and no one was allowed on deck. First a crash on one side and then on another. Every wave cleared the decks. First we would be riding mountain high, then the vessel would give a dive deep down in the sea and it seemed as if an age would the sea and it seemed as if an age would the sea and it seemed as if an age would the sea and it seemed as if an age would the sea and it seemed as if an age would seemed as if an age would the sea and it seemed as if an age would seemed as if an age woul would be riding mountain high, then the vessel would give a dive deep down in the sea, and it seemed as if an age would pass before she would right herself. Every dip I expected to be her last, at every rise I expected her to rise no more, but gailantly she kept on. It was a battle royal between man and nature and each time man conquered. Again, again, the waves and winds returned to the onslaught, only to be dashed back again. At each tack the vessel would mean and shiver from how to stern, only to moan and shiver again. Every passeager on the vessel excepting a Spaniard and myself, (thanks to Uncle Chris's remedy), was sick. Every one despaired, no one

was sick. Every one despaired, no one expected the vessel to go through it. We expected the vessel to go through it. We were now off Hatteras, immediately in the Gulf Stream. This point I have since been told, is the most dangerous on the Atlantic Coast in a terrible hurricane. Every moment we expected to be our last (and I was well enough to know all that was going on, those who were sick did not care what happened; they tell me that is how you feel when you are seasick.) Tired of being knocked around, I went to my state-room.

THE VESSEL WAS AFIRE.

Suddenly I heard the order, "All hands on deck." I put on my cap to see what this strange command could mean, in such a sea, and as quick as any of the crew, I was on deck, too, and, imagine if you can, my feelings when I heard the second order come, "All hands forward to fight the fire." The vessel was aftre. Seventy miles from shore, with the vessel at the mercy of the waves, with a sea in which no boat could live! Merciful Father, spare me from another such experience, during the four and a half hours we fourth the fire."

So you see we are minus this amusement, but as 'Zchie Haynes plays the banjo, we no very well without it.

10th. Jose McVillalbe, from Socerail, Columbia, a priest, who is on his return from Rome. Snokes good cigars and drinks good whisky.

11th. Mrs. Lena Von Forell, Prussia, with two children and nurse, very quiet, and has only been on deck once. Have nothing to say about her except one of the children has only one ear.

12th. Mrs. Roberts and daughter, Toronto, Canada. Going to Equator, to get the Miss married.

Merciful Father, spare me from above such experience, during the four and a half hours we fought the fire.

I lived an age and suffered an eternity. The fire was in what they call the ship's locker, where they store the supplies, such as ropes, paints, canvasses, etc., and only a wooden partition separates it from the hold, which contained an ascorted cargo, amongst which was bengine, turpentine, oils, etc., truly a terrible cargo to have aboard a vessel afire. It was about twelve o'clock when the fire was discovered. Capt. Daly took charge of the vessel, going on the bridge, and Mr. Curtis was given charge of the crew to fight the fire. We could not get at it, the smoke was stifling, six of the men were overcome, and had to be carried aloft. This band of heroes worked and toiled, but it seemed in vain. Five streams aloft. This band of heroes worked and toiled but it seemed in vain. Five streams were poured down in the locker, but hotter grow the blaze. A lurch of the ship, and the quartermaster fell with a broken collar-bone, a sailor with a broken arm. Slowly and surely was the fire getting away from control. Mr. Bins, the assistant purser, was given several men, with orders to move the benzine and other explosive stuffs aft, and when they went to move it the cans were so hot that it blistered the men's hands to touch them. Seeing that the fire was getting Seeing that the fire was getting them. Seeing that the fire was getting beyond control, Mr. Curtis resolved to do the herole. Turning around he said, "Men it is life or death, and better to die as men than to die without trying, we must get closer to that fire, it is our only chance, come follow me then, those who As if by machinery every man will." As if by machinery every man and every hose sprang forward to the narrow steps up which the flames and smoke was pouring. Curtis in front with the first hose; at times you could not see him, so surrounded would he to by flames and smoke, and behind him, working as he never worked before, was yours truly, (with a sponge in his mouth), fight-ing for life and thinking of home. Blind-ed at times, I thought I would sink. Gradually we began to get the upper hand, when suddenly, the Chief Enhand, when suddenly, the Chief Engineer sent word that it was impossible to pump any more water, saying that the men were up to their waists in water, with four of the fires of the boliers already out, and more water would put them all out. Now for this to happen, meant that with fire out, we could not get any more water through the lose, and there would be no way to propel the ship. "God help us," cried Curtis, "we "God help us."

are then indeed doomed.

I went on dock, rocket after rocket, was being fired. I have seen many rockets fired before, but hever any that so burnt in my soul, none so beautiful and so terrible. And as they soared away up to the heavens, they seemed to carry my goul with them, seemed to carry a mas-mage to all at home, telling you that the

lives). Suddenly he cried "This way men." he had succeeded in getting a pump to work off the water that was creeping up on the fires of the boilers, and stopped the flow, and again got the hose at work. Again the fight for life began. Those who could not throw a stream began to carry buckets. It was truly indeed a fight for that life which is so sweet to all of us. This awful struggle lasted until half past four, when suddenly Curtls cried, in a voice which sounded as if it came from Heaven. "Boys she's out," "Thank God" broke from all lips. It seemed as if I lived over again. But though the worst danger was past still we were not yet saved as the tempest still kept on, still tossed and pitched us, but that I did not mind as I knew that God had not saved us from one death to give us another. Well the storm kept up all day, but I did not mind it much, as I was getting pretty well used to it now. At hight it cleared up, and this morning it broke bright and clear. The first thing of interest to happen to day was the lookout yell, "Sall Abov." On a steamer this is quite an steamer Finance, on which Mr. Michelbacher was a passenger, was struck by a severe storm, as has aiready been stated in the columns of The Times, and at the same time the crew had to fight a fire that had broken out on board of the vessel.

The following is an extract from a letter written by Mr. Michelbacher to his family in this city, in regard to bis experience on his sea-voyage. The latter was received here on Friday morning the dinst, from Panama. Mr. Michelbacher to hapen to day was the lookout yell, "Sail yellow yell, "Sail yellow yell, "Sail yellow yellow yell, "Sail yellow yellow yell, "Sail yellow yellow yell, "Sail yellow yello

as I mish you put your hinger on the glass." Well after one or two more rubs he said, "Now quick, put your finger on the glass." Du Bois did so. "Do you feel the pain." asked the Frenchman. "No." said Du Bois. "Oh yes you do." contended the Frenchman. "No, I dont," says Du Bois. "Well," said the Frenchman, "if you dont feel the pane, I wish you would tell me what you do feel." Du Bois was not a bit mad, but all the Frenchman did was to laugh at him and so he goes on all day.

4th. E. C. Du Bois, New York. He is the one I have just mentioned in connection with Demarest, the father of our flock, and a gentleman with a very exalted opinion of himself. He is on his way to Columbia.

5th. George Hayward, of New York, on his way to San Francisco. He is an

on his way to San Francisco. He is an old man about sixty, an oil merchant, and seems very fond of yours truly. 6th. George Ringle, Jersey City, says he is going to California for his health, but we are all of the opinion that he is a peddler. He has a case full of cheap

a peddler. He has a case full of cheap jewelery.

7th and 8th. Are Ottor Roensch and Wm. Schauffler, Hamburg, bound for Guatemala, very nice Germans, speak English fairly well, and are going in the railroad business.

2th. Joze Litzarraide, Guatemaia, a Spaniard, plays the violin, but only classic music, and can do nothing without plane accompaniment, and as the plane

plane accompaniment, and as the plane is not on board, having been taken off the day we sailed, to be put in order. So you see we are minus this amusement, but as A chie Haynes plays the banjo, we do very well without it.

10th. Jose McVillabe, from Socerail,

get the Miss murried.

These are all of the first-class passengers. They all seem to be very pice

We had a concert to-night, and Arcula We had a concert to-night, and Archie played and everybody else sang. A fine concert it was. You should have heard it. I sang a solo, Carry Me Back To Old Virginia, and made a great hit—nit. But every thing goes here. Archie is quite amusing, on the Sam Crowder order.

15th inst. Passed Wattings Island last night and are now amongst the Bahamas, and the climate and weather is changing, cetting warmer as we go along. Passed

getting warmer as we go along. Passed Fortune and Castle Islands, also Bird Rock. They are all highlands, and seem to be fertile. Have not been close enough to see any of the natives. Passed the to see any of the natives. Passed the east end of Cuba, Cape Maysi. The captain did not go very close in, as he said he did not want to take any chances. We fly the American flag, and they seem to be very suspicious of American vessels.

to be very suspicious of American vessels. The island seems to be very hilly at this end. They have a very powerful lighthouse at the cape, you could see it for fully twenty miles. This end of the island is in sympathy with the rebels.

We requested the priest to hold services to-day, but he refused, saying he was not allowed to preach out of his district, unless he had permission from Rome. Passed a German steamer, the Amrun. We saluted her, but she did not answer. The Captain said he did not know why, as it was the first time such a thing had ever happened to him.

as it was the first time such a thing had ever happened to him.

16th. We are now about one day behind in our course, but are sailing under steam and sails, as they seem very anxious to make up for lost time. We passed the Island of Navassa this morning and saw Uncle Sam's flag flying to the
breeze. This island is owned by a Baltimore firm, and they make fertilizers
there. We had a meeting of the passensers this morning to take some action there. We had a meeting of the passengers this morning to take some action towards thanking the officers and crew for saving our lives. I was detailed to draw up a set of testimonials. We decided to present them to-morrow afternoon at dinner. The same will be published in the Panama papers.

17th. We are now on the home stretch, and will soon be at Colon.

Panama 18th. We reached Colon this morning at 6 o'clock, and a curious place

through the lase, way to propel the cried Curtis, "we style. The wooden buildings are of many

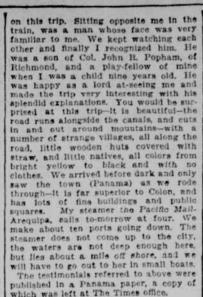
style. The wooden buildings are of many colors, but very beautifully surrounded. The flowers and palms are gorgeous. Cocoanut and banana trees everywhere.

DE LESSEPS PALACE.

We went to see the house De Lesseps used to live in, and it is a garden of Eden—with the oceas on one side, the waves washing its beautiful shells over which crabs swarm—on the other a beautiful garden of many hued flowers, sursage to all at home, telling you that the end had come. The rafts were being got tready, life-lines being tied on, and life-preservers gotten out.

"SHE'S OUT, THANK GOD."

All was dark then. "It will soon be over," said I to the purser. "Yes" he answered. I did not intend to go in either boat or on raft. My plan was to put on a life-preserver, stay on the boat until she began to break up, then to seize a plece of the wreckage, jump over beard, and trust to God. I knew that there was more chance in this than being in the boats, or on the rafts, as aeither would ever have gotten away from the ship without being stove to blees. As all of this was being done, the first officer, furtile was planning, to him we owe our



which was left at The Times office.

Base-Ball Terms.



"A good pick up."



El Links "A safe hit." INDERES



"Put out at home."



"A foul fly."





Pa BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR.

Marine and inland risks written \$\$576,495 00 \$248,795 00 \$826, 795 14 \$6.213 83 \$6.38 18 5. Losses paid \$3,229 83 \$538 18 5. AGENTS

Gr

LONDON ASSURANCE CORPORATION, OF LONDON, ENGLAND.	B OFFOR MARINE INSURANCE COMPANY, OF BOSTON.
ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER 31, 1805, OF THE CONDITION AND AFFAIRS OF THE LONDON ASSURANCE CORPORATION, OF LONDON, ENGLAND, ORGANIZED UNDER THE LAWS OF GREAT BRITAIN, MADE TO THE AUDITOR OF PUBLIC ACCOUNTS OF THE COMMONWEALTH OF VIRGINIA, IN PURSUANCE OF THE LAWS OF VIRGINIA.	ANNUAL STATEMENT FOR THE YEAR ENDING DECEMBER THE CONDITION AND AFFAIRS OF THE BOSTON MARINE COMPANT, OF BOSTON, ORGANIZED UNDER THE LAWS OF OF MASSACHUSETTS, MADE TO THE AUDITOR OF PUBLIC OF THE COMMONWEALTH OF VIRGINIA, IN PURSUANCE OF OF VIRGINIA.
Governor—George W. Campbell. Manager in United States—Charles L. Case. Principal Office in United States—44 Pine street, New York city. Organized or Incorporated—A. D. 1720; commenced business, A. D. 1872.	President—Ransom B. Fuller. Vice-Presidents—Herbert Fuller and Charles A. Fuller. Secretary—Thomas H. Lord. Grinolpal Omce—17 State street. General Agent in Virginia—T. L. Alfriend; residence, Richmond, Organized and Incorporated—December 23, 1873; commenced busin 30, 1874.
Amount of capital stock subscribed	I. CAPITAL.
II. ASSETS.	Amount of capital stock subscribed Amount of capital stock actually paid up in cash II. ASSETS. Value of real estate owned by the company
ACCOUNT OF BONDS OF THE UNITED STATES, AND OF THIS STATE AND OF OTHER STATES, AND ALSO OF BONDS OF INCORPORATED CITIES IN THIS STATE, AND OF ALL OTHER BONDS AND STOCKS, GWNED ABSOLUTELY BY THE COMPANY.	Value of real estate owned by the company Loans on mortgage (duly recorded and being the first liens on the formula of the simple) upon which not more than one year's interest is due. Interest due on all said mortgage loans, \$1,995.19; interest accrue thereon, \$3,767.55 Yalue of lands mortgaged, exclusive of buildings and perishable improvements, and value of the buildings mort- \$2,387,900
United (States registered 4 per cent. ponds	ACCOUNT OF BONDS OF THE UNITED STATES, AND OF THE BYATE AND OF OTHER STATES, AND ALSO OF BONDS OF INCORPORATED CITIES IN THIS STATE, AND OF ALL OTHE BONDS AND STOCKS, OWNED ABSOLUTELY BY THE COM-
Baltimore Belt railroad 5 per cent. gold bonds 15,600 00 15,600 00 16,000 00 16,000 00 46,400 00	PAN1. Par Value. Market Value. Par Value. Market Value. 125,000 00 \$ 136,525 0
Chicago, Milwaukee and St. Faul rau- road, Western division, first mortgage 5 per cent gold bonds	Co. 4 per cent, bonds
Chicago, Milwaukee and St. Faul rall- road terminal 5 per cent. gold bonds 25,000 00 27,500 00 Milwaukee and St. Paul rallroad, St.	Co. convertible 5 per cent. bonds
Paul division, first mortgage 7 per cent. gold bonds	Louisville, Evansville and St. Louis R. R.
Colorado Midland Railway Company first mortgage 6 per cent. gold bonds	Wissonsin Central Co. 5 per cent, bonds. 20,000 00 8,200
Erie raliway consolidated mortgage 7 per 50,000 00 69,000 00	Union Pacific, Lincoln and Court 25,000 00 9,500 Co. 5 per cent. bonds 25,000 00 54,000 4tchison, Topeks and Santa Fe R. R. Co. 75,000 00 54,000 Atchison, Topeks and Santa Fe R. R. Co. 75,000 00 11,500
Lehigh Valley Railway Company first mortgage 4½ per cent. gold bonds	Atofision, Topeks and Santa Fe R. 1. 50,000 00 11,500 income 5 per cent. bonds. City R. R. 20,000 00 13,500 Brookline Gas-Light Co. 5 per cent. bonds. 25,000 00 22,250 Brookline Gas-Light Co. 5 per cent. bonds. 25,000 00 22,250 00 20,875
mortgage 5 per cent. Eold Bonds. Louisville and Nashville railroad, N. O.	Co. 6 per cent. 5 per cent. bonds. 25,000 (a) 23,250 (b) Froekline Gas-Light Co. 5 per cent. bonds. 25,000 (a) 20,575 (b) West Shore R. R. 4 per cent. bonds. 26,000 (b) 5,550 (c) 6,000 (c) 5,550 (c) 7,550 (c) 7,50 (c)
cent. gold bonds Milwaukee, Lake Shore and Western Milwaukee, Lake Shore and Western	Boston and Lowell R. R. 4 per cent. Boston Store Company of the End Utah Northern Stock
Philadelphia and Reading railroad gen- Philadelphia and Reading railroad gen-	Iron Railway Co. stock City R. R. 20,700 00 14,850
eral mortgage 4 between the control of the control	(preferred) stock
road consolidated 6 per cent. gold load. St. Paul, Minneapolis and Manitoba rall-	Boston and Lowell R. R. stock 10,000 00 20,400 Pitchburg R. R. (proferred) stock 25,000 00 22,750
Scioto Valley and New England railroad Scioto Valley and New England railroad 20,000 00 25,500 00	(preferred) stock
City of Richmond (Va.) Carthage, Watertown and Sacketts Har- Carthage, Watertown and Sacketts Har- 33,000 00 39,270 00	Atias Bank stock 13,000 00 18,947 Brockline Bank stock 10,000 00 12,025 Brockline Bank stock 10,000 00 11,700
City of New York water stock, 3 per 40,000 00 40,000 00	Continental Bank stock 20,000 00 21,350
cent. due 1904 City of New York water stock, 315 per 25,000 00 25,500 00	Ellot Bank stock
City of New York school-nouse, or policy or poli	Exchange Bank stock 10,000 00 12,130 First Bank stock 10,000 00 24,050 First Bank, Salem, stock 10,000 00 9,012 Freeman's Bank stock 20,000 00 17,650 Globe bank stock 15,000 00 12,872 Grand Bank, Marblehend, stock 1,700 00 2,040 10,000 10,725
City of Boston (public park loan), 81/2 per 100,000 00 100,000 00	Hamilton Bank Stock 11.000 00 11.715
Ceveland, Cincinnati, Chicago and St. Louis railroad first mortgage 4 per cent. gold bonds	Lincoln Bank Stock stock 10 000 00 10 782
5 per cent. gold bonds	Mercantis Bank stock 23,000 00 35,132 Merchants Bank Salem stock 5,000 00 6,700 Merchants Bank Salem stock 10,000 00 13,500 New England Bank stock 15,000 00 23,418 North Bank stock 10,000 00 10,737 10,000 00 10,737 10,000 00 10,737 10,000 00 10,737 10,000 00 10,737 10,000 00 10,737 10,000 00 10,737 10,000 00 10,737 10,000 00 10,737 10,000 00 10,737 10,000 00 10,737 10,000 00 10,737 10,000 00 10,737 10,000 00 10,737 10,000 00 10,737 10,000 00 10,737 10,000 00 10,737 10,000 00 10,737 1
Total par and market value (carried \$1,702,000 00 \$1,837,245 00 \$1,837,245 00 \$1,837,245 00 \$1,837,245 00	Old Bosten Bank stock
Cash belonging to the company deposited in Dank "market value" 5,830 50	Revere Bahk stock 20,000 00 18,100 Second Bank stock 20,000 00 88,200 89,200 00 20,200
not more than three months due	Tremont Bank stock 10,000 00 0,300
companies for reinsurance on losses already paid (name companies), 288 178 10; cash in hands of special agents, \$205.70	gotal par and market value (carried out at market value)
Aggregate amount of all the assets of the company, stated at their \$2,373,648 80 actual value	ACCOUNT OF STOCKS BONDS, AND ALL OTHER SECURITIES (EXCEPT MORTGAGES) HYPOTHECATED TO THE COMPAN AS COLLATERAL SECURITY FOR CASH ACTUALLY LOANE BY THE COMPANY, WITH THE PAR AND MARKET VALUE OF THE SAME, AND THE AMOUNT LOANED ON EACH. PAR MARKET AMOUNT HE MARKET AMOUNT HE SAME, AND THE AMOUNT HE SAME, AMOUNT HE SAME HE SAME, AMOUNT HE SAME H
III. LIABILITIES.	Value. Value. Loane
Gross losses in process of adjustment, or in suspense, in-	800 shares Cobb Lime Co
Losses resisted, including interest, costs, and other ex- penses thereon 23,833 00	10 shares Gloucester Cas Lank 500 00 607 50 5 shares Nat. Exchange Bank 500 00 607 50 6 shares Gloucester Nat. Bank 600 00 828 90 1,200 25 shares Boston and Bangor S. S. Co. 2,500 00 1,000 00 10 shares Rome, Watertown and Ogdens 1,000 00 1,180 00 1,000 10 shares Rome, Watertown and Ogdens 1,000 00 1,180 00 1,000 10 shares Rome, Watertown and Ogdens 1,000 00 1,180 00 1,000 10 shares Rome 1,200 1,000 1,180 00 1,000 11 shares Rome 1,200 1,000 12 shares Rome 1,200 1,000 13 shares Rome 1,200 1,200 14 shares Rome 1,200 1,000 15 shares Rome 1,200 1,000 16 shares Rome 1,200 1,200 17 shares Rome 1,200 1,200 17 shares Rome 1,200 1,200 18 shares Rome
Total gross amount of claims for losses\$ 286,457 00 Deduct reinsurance thereon	burgh A. A
pired fire risks, running one year or less from date of pired fire risks, running one per on perpetual fire policy, including interest premiums on perpetual fire policy, including interest premiums [50 per cent.] \$ 200,758 89	Total par and market value and amount loaned
Gross premiums received and then one were from data	Cash in the company as pany deposited in bank pany deposited in bank Interest due and accrued on bonds not Included in "market value". Interest due and accrued in the policies) in course of collectic Premiums (as written in the policies) in course of collectic not more than three months due, and other small accounts not market taken for five, marine, and inlated the property of the property of the particle of t
pired fire risks, running more than one year from the desired of policy; uncarned premiums (pro rata). Gross premiums (cash and bills) received and receivable on all unexpired marine risks. 63,489 05	P15K5:
Total uncarned premiums as computed above (carried out)	Aggregate amount of all the assets of the company, stated at the
All other demands against and contested_viz.: due and to become due, admitted and contested_viz.: Commissions, brokerage, and other charges due and to be-	Net amount of unpaid losses. Not amount of unpaid losses. Total unearned premiums (carried out). Total unearned premiums (carried out).
come due to agreement \$27,903 61 in course of collection 767 21 Return premiums 9,680 91	Surplus beyond capital and all other liabilities
Reinsurance	Aggregate amount of all liabilities, including paid-up capit i sto and net surplus
Surplus beyond capital and an other includes and un capital stock	Marine Marine and Inland Gross premiums and bills unpaid at close of last year \$ 400,583
Aggregate amount of all habitides, including paid-up capital \$2,373,548 80 and net surplus	Net collected \$ 400,593
Marine Fire. and Inland. Gross premiums and bills unpaid at close \$ 10,000 38 \$ 50,495 73	year
of last year \$ 110,500 38 \$ 50,495 73	Deduct gross premiums and 346,782 this date
Gross premiums on reas 1,065,107 55 513,956 55 newed during the year	Entire premiums collected during the year \$1,008,066 Deduct reinsurance, rebate, abatement, and return premiums 188,632
course of collection at this date 127,242 84 91,420 98	Net cash actually received for premiums (carried out)
Entire premiums collected during the year	Received for interest and the sources. loans, and from all other sources—viz.; rents
and return premiums Net cash actually received for premiums 827 285 75 \$ 384 031 45 \$1.211 417 20	Aggregate amount of receipts actually received during the years in cash
(carried out)	y. DISBURSEMENTS DURING THE YEAR. Marine and Inland.
Totalis, state transfer	Gross amount actually paid for losses (including \$240,108

	m conttal stock		a seast-billion to
\$2,373,648,80	p capital stock	luding paid-up	Aggregate amount of all liabilities, inc
	AR.	NG THE YEA	IV. RECEIPTS DURI
11/10	and Inland.	Fire.	Marine
ALL, L	\$ 50,495 73		oss premiums and bills unpaid at close f last year
	\$ 50,495 73		t collected
	513,956 55	1,065,107.55	red during the year
	\$ 564,452 28		
		127,242 84	ourse of collection at this date
	\$ 473,031 30	1,048,365 09	tire premiums collected during the
	88,999 85	220,979 34	tire premiums collected during the car duct reinsurance, rebate, abatement, and return premiums
675 00	\$ 384,031 45		CHIEF LOUIS CONTRACTOR OF THE PROPERTY OF THE
			ceived for interest and rounces
\$1,286,842 71		y received du	Aggregate amount of receipts actuall
10.00	YEAR. Marine	RING THE	V. DISBURSEMENTS DU
. 9	and Inland.	Fire.	
			oss amount actually paid for losses including \$121,717.01 losses occurring in
	\$ 314,718 85	511,030 89	revious years) readyed for
2			alvage (whether a) tip oss as and all
	29,589 67	20 000 27	mounts actually our pop 41. co.
	20,000 61	00,202 01	al deduction
\$ 765,957 70	\$ 285,129 18	480,828 52	Net amount paid during the year for
196,819 07	officers, clerks	charges of o	losses id for commission or brokerage id for salaries, fees, and all other
31,146 20	tariff, advertis-	iz : Postage, t	
	\$97,865 58		ng, stationer, office
\$1,152,989 99	e year, in cash	nts during the	Aggregate amount of actual disburseme

State of New York, city of New York—ss.:
Sworn to January 27, 1896, before
(Seal.)

CHARLES L. CASE, Manager,
Sworn to January 27, 1896, before
EMIL FENKEL, Notary Public.

JOHN H. CLAIBORNE & SON,

821 EAST MAIN STREET, . . , Richmond Va.

TEMENT FOR THE YEAR ENDING DECEMBER SI, 100, OON AND AFFAIRS OF THE BOSTON MARINE INSURANCE BOSTON, ORGANIZED UNDER THE LAWS OF THE LAWS USETTS, MADE TO THE AUDITOR OF PUBLIC ACCOUNT CONWEALTH OF VIRGINIA, IN PURSUANCE OF THE LAW Ransom B. Fuller and Charles A. Fuller.

Phomas H. Lord.

Rice-17 State street.

ent in Virginia-T. L. Alfriend; residence, Richmond, Va.

ent in Ungrinia-T. L. Alfriend; commenced business, January,

and Incorporated-December 23, 1873; commenced business, January, I. CAPITAL. Ital stock subscribed \$1,000,000 00 ital stock actually paid up in cash 1,000,000 00 II. ASSETS. mortgaged, exclusive of buildings and per-vements, and value of the buildings mort-BONDS OF THE UNITED STATES, AND OF THIS DOF OTHER STATES, AND ALSO OF BONDS OF ATTENDED STATES, AND OF ALL OTHER D STOCKS, OWNED ABSOLUTELY BY THE COM-10,350 00 nsville and St. Louis R. R. 2.140 00 27,125 00 8,200 00 t. bonds.
R. Co. 5 per cent. bonds.
tral Co. 5 per cent. bonds.
Lincoln and Colorado R. R.
t. bonds.
ka and Santa Fe R. R. Co. 9,500 00 25,000 00 54,000 00 75,000 00 and Santa Fe R. R. Co. 11,500 00 cent. bonds.
uls and Kansas City R. R.
tt. bonds.
Light Co. 5 per cent. bonds.
1 4 per cent. bonds.
R. 4 per cent. bonds.
weil R. R. 4 per cent, bonds.
Line and Utah Northern 50,000 00 25,000 00 300 00 5,000 00 gton and Quincy R. R. Co. 41,580 00 14,850 00 7,420 06 20,400 00 41,350 00 20,400 00 22,750 00 18,690 00 ock
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c. (proferred) stock
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nd Passumpsic R. R. Co. 5,00s 00 10,000 00 10,700 00 13,000 00 12,000 00 12,000 00 12,000 00 20,000 00 15,200 00 10,000 00 10,000 00 10,000 00 10,000 00 10,000 00 10,000 00 10,000 00 10,000 00 10,000 00 7,150 00
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 unpaid losses
 224,349 00

 premiums (carried out)
 347,691 07

 trai actually paid up in cash
 1,000,000 00
 amount of all liabilities, including paid-up capit i stock IV. RECEIPTS DURING THE YEAR. as and bills unpaid at close of last year\$ 400,583 00 ns on risks written and renewed during the 954,255 70 remiums and bills in course of collection at ...\$1,354,848 70 lly received for premiums (carried out)\$ 869,434 06 nity received on morigages.
Interest on morigages on stocks and bonds, collateral rom all other sources ed from all other sources—viz.; rents amount of receipts actually received during the year V. DISBURSEMENTS DURING THE YEAR. Marine and Inland. Gross amount actually paid for losses (including \$240,108 Inland Net amount paid during the year for losses

Cash dividends actually paid stockholders (amount of stockholders' dividends declared during the year \$100,000)

Paid for commission or brokerage.

Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.

agents, and all other employes.

All other payments and expenditures—Rent, advertising, and all other coffice and agency expenses. 717,658 40 15,656 41 6,851 83 other payments and agency expenses..... 60,634 57 Aggregate amount of actual disbursements during the year in cash. \$ 965,637 01 BUSINESS IN THE STATE OF VIRGINIA DURING THE YEAR. Marine and inland risks written
Premiums received (gross).
Losses paid
Losses incurred

(Seal of the Corporation.)
State of Massachusetts, city of Boston, county of Suffolk—ss.:
Sworn to January 18, 1896, before
Seal.)
FREEMAN NICKERSON,
Notary Public.

(Signed)

R. B. FULLER, President. THOMAS H. LORD, Secretary.

General Agent,

RICHMOND, VA 1203 E. MAIN STREET,